

Table II.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
New England:								
Massachusetts	63.9%	46.3%	78.9%	90.1%	94.3%	99.1%	54.4%	97.5%
New Hampshire	66.1%	53.5%	70.7%	90.3%	95.3%	100.0%	58.7%	97.5%
Connecticut	63.2%	47.9%	75.1%	90.5%	97.3%	98.9%	54.4%	97.9%
Middle Atlantic:								
New York	58.4%	43.4%	77.9%	84.7%	94.8%	99.5%	50.4%	96.4%
New Jersey	57.4%	42.1%	79.3%	91.1%	89.9%	100.0%	49.3%	95.9%
Pennsylvania	63.3%	47.7%	74.6%	88.0%	93.5%	99.5%	54.4%	96.5%
East North Central:								
Ohio	61.5%	36.7%	71.3%	91.6%	98.1%	99.6%	47.1%	98.4%
Indiana	52.9%	29.5%	62.9%	85.6%	97.3%	93.1%	38.7%	94.1%
Illinois	58.0%	38.2%	72.8%	80.4%	97.5%	100.0%	46.6%	97.8%
Michigan	59.6%	40.0%	76.8%	91.3%	87.4%	98.6%	49.9%	94.5%
Wisconsin	56.6%	33.5%	82.4%	93.9%	98.4%	100.0%	45.6%	98.0%
West North Central:								
Minnesota	56.3%	37.2%	75.6%	85.5%	94.5%	99.9%	46.2%	95.8%
Iowa	51.1%	31.3%	68.4%	88.6%	94.8%	100.0%	39.0%	98.2%
Missouri	55.1%	33.8%	70.9%	90.3%	92.3%	100.0%	42.4%	97.0%
Nebraska	46.2%	31.4%	48.0%	85.1%	98.2%	94.5%	35.9%	94.4%
Kansas	51.1%	31.1%	61.8%	85.1%	93.0%	98.9%	39.3%	96.5%
South Atlantic:								
Delaware	58.0%	40.0%	73.8%	91.1%	67.5%	96.2%	49.6%	84.8%
Maryland	61.1%	39.7%	73.9%	88.4%	100.0%	100.0%	48.8%	99.0%
Virginia	55.0%	36.5%	59.8%	85.1%	87.6%	98.3%	43.5%	93.4%
West Virginia	53.3%	34.3%	57.9%	67.7%	94.3%	100.0%	40.0%	95.6%
North Carolina	56.6%	36.0%	70.8%	89.6%	87.4%	99.5%	44.4%	95.9%
South Carolina	54.3%	29.2%	75.5%	78.4%	97.1%	100.0%	39.8%	98.0%
Georgia	51.8%	33.8%	44.2%	80.6%	87.6%	100.0%	38.0%	95.8%
Florida	55.1%	37.4%	62.9%	69.2%	97.2%	100.0%	42.5%	98.3%
East South Central:								
Kentucky	53.8%	31.7%	70.8%	88.2%	91.0%	98.3%	41.7%	93.7%
Tennessee	49.6%	23.0%	58.3%	85.6%	96.5%	99.5%	33.2%	97.7%
Alabama	56.2%	30.3%	71.4%	98.1%	100.0%	98.8%	41.9%	99.3%
West South Central:								
Arkansas	44.4%	23.3%	57.9%	81.2%	100.0%	96.8%	30.6%	96.5%
Louisiana	46.8%	24.3%	58.0%	78.5%	85.5%	97.1%	33.1%	91.7%
Oklahoma	46.0%	25.9%	48.3%	83.2%	93.2%	98.7%	32.4%	96.2%
Texas	49.6%	27.1%	55.6%	81.1%	90.3%	99.7%	35.4%	94.7%
Mountain:								
Idaho	42.4%	24.6%	55.0%	80.1%	97.8%	100.0%	32.7%	94.2%
Wyoming	44.1%	26.4%	54.7%	78.9%	92.8%	100.0%	32.4%	97.1%
Colorado	57.2%	41.7%	70.4%	85.0%	96.3%	100.0%	48.0%	97.9%
New Mexico	47.5%	27.1%	55.0%	74.4%	92.8%	99.8%	34.7%	93.6%
Arizona	53.7%	32.8%	59.6%	78.4%	96.3%	98.5%	39.5%	96.2%
Utah	57.4%	42.7%	51.0%	73.7%	96.2%	100.0%	46.6%	95.2%
Pacific:								
Washington	54.0%	36.3%	65.3%	90.8%	90.7%	99.4%	44.0%	96.4%
Oregon	50.4%	31.5%	71.9%	79.4%	91.5%	98.7%	40.4%	92.8%
California	54.3%	35.1%	58.6%	76.9%	96.4%	98.8%	42.3%	95.9%
States not shown separately	49.8%	31.7%	65.5%	78.4%	98.7%	99.4%	38.9%	97.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
New England:								
Massachusetts	1.77%	2.66%	3.23%	4.48%	2.14%	0.70%	2.16%	0.82%
New Hampshire	3.18%	4.70%	7.22%	3.35%	2.82%	0.00%	4.04%	2.07%
Connecticut	2.64%	3.85%	4.80%	7.06%	2.27%	1.18%	3.30%	0.94%
Middle Atlantic:								
New York	2.15%	2.58%	3.40%	2.91%	4.79%	0.76%	2.15%	1.14%
New Jersey	3.45%	3.60%	3.52%	3.64%	7.79%	0.00%	3.46%	2.36%
Pennsylvania	1.86%	2.52%	2.81%	3.26%	3.52%	0.78%	2.23%	1.24%
East North Central:								
Ohio	2.68%	2.88%	7.06%	2.81%	1.37%	0.27%	2.76%	0.51%
Indiana	2.91%	3.99%	4.19%	5.57%	3.33%	4.16%	3.63%	2.44%
Illinois	1.97%	3.96%	4.54%	4.47%	2.51%	0.04%	2.80%	0.81%
Michigan	2.33%	3.44%	5.14%	3.19%	4.59%	1.26%	2.85%	2.07%
Wisconsin	2.43%	2.96%	3.72%	2.68%	3.14%	0.00%	2.51%	1.10%
West North Central:								
Minnesota	2.43%	3.01%	4.16%	4.86%	5.51%	0.05%	2.57%	1.59%
Iowa	3.03%	3.54%	7.48%	2.59%	5.69%	0.00%	3.38%	1.76%
Missouri	3.03%	3.43%	8.55%	4.13%	3.31%	0.00%	3.95%	1.44%
Nebraska	2.41%	3.81%	5.47%	4.63%	0.85%	5.14%	3.36%	2.94%
Kansas	2.00%	1.67%	5.68%	4.71%	4.65%	1.34%	1.82%	1.46%
South Atlantic:								
Delaware	2.63%	2.56%	3.61%	4.93%	9.24%	2.79%	2.37%	3.91%
Maryland	2.39%	3.33%	4.44%	4.42%	0.00%	0.00%	2.87%	0.50%
Virginia	3.41%	3.83%	6.79%	4.43%	5.00%	1.16%	3.74%	2.93%
West Virginia	2.40%	2.72%	7.14%	6.32%	3.02%	0.00%	2.38%	2.18%
North Carolina	3.48%	4.77%	3.21%	4.22%	5.99%	0.60%	4.19%	2.32%
South Carolina	2.80%	3.70%	4.41%	7.03%	2.81%	0.00%	3.04%	0.94%
Georgia	3.33%	4.82%	5.68%	4.68%	6.56%	0.00%	4.16%	1.74%
Florida	1.72%	2.69%	3.69%	4.21%	3.00%	0.00%	2.23%	1.11%
East South Central:								
Kentucky	3.03%	4.43%	4.66%	3.19%	3.80%	1.69%	3.96%	2.23%
Tennessee	1.91%	2.52%	5.67%	4.90%	1.95%	0.54%	2.61%	1.22%
Alabama	2.67%	2.67%	2.76%	3.18%	0.00%	0.78%	2.67%	0.57%
West South Central:								
Arkansas	3.15%	4.17%	8.39%	5.72%	0.00%	3.22%	3.56%	1.57%
Louisiana	2.41%	2.82%	6.71%	4.26%	4.51%	2.80%	2.59%	2.26%
Oklahoma	2.19%	2.75%	4.95%	3.33%	3.65%	0.92%	2.46%	1.04%
Texas	1.16%	2.28%	4.68%	3.96%	3.39%	0.24%	1.33%	1.46%
Mountain:								
Idaho	2.67%	3.86%	5.64%	5.48%	1.38%	0.00%	3.20%	2.30%
Wyoming	1.34%	2.14%	5.98%	4.73%	5.73%	0.00%	1.28%	1.62%
Colorado	2.96%	3.82%	5.96%	5.82%	3.41%	0.00%	3.23%	1.50%
New Mexico	2.19%	2.32%	6.30%	6.08%	5.17%	0.08%	2.44%	2.20%
Arizona	2.21%	3.63%	5.68%	3.42%	1.05%	1.09%	2.74%	1.28%
Utah	2.50%	5.02%	4.00%	5.95%	2.09%	0.00%	3.76%	1.27%
Pacific:								
Washington	1.50%	2.33%	2.90%	2.07%	3.61%	0.61%	1.73%	1.21%
Oregon	2.41%	3.07%	4.03%	5.64%	4.56%	1.22%	2.57%	2.53%
California	2.07%	2.87%	3.54%	2.55%	1.18%	0.59%	2.27%	0.82%
States not shown separately	1.22%	2.41%	4.11%	3.99%	0.90%	0.68%	1.88%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).